



**A STUDY ON  
THE FACTORS INFLUENCING THE GENERATION Y'S  
INTENTION TO PARTICIPATE IN A SELF-PROTECTION  
SCHEME TAKAFUL:  
A CASE STUDY OF MUSLIM RESPONDENT IN JOHOR BAHRU.**

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## ABSTRACT

The population of Muslim in Malaysia stated by the Department of Statistics for 2010 is 61.3%. The contribution income for Takaful stated by Bank Negara Malaysia (BNM) is 6% in 2015 while income for insurance stated by BNM is 8.4% in 2015. Then, the influence of the Takaful is lack compared to conventional insurance in Malaysia. Besides that, based on previous research is more focus on large group numbers such whole Malaysia as a case study. Therefore, aim of the research is to identify the main factors that influence Muslim of the generation Y's intention to participate in a self-protection scheme Takaful in Johor Bahru. Furthermore, the average of age for generation Y is 22 until 36 years old. The dependent variable is intention to participate in a self-protection scheme Takaful. The independent variable is level of awareness, social influence, service quality and Promotion. This research is of the target respondents is Muslim of the generation Y's in Johor Bahru. However, the sample technique is based on the probability of simple random. The sample size would be 110 respondents. The data collection is using a questionnaire. The method of data is used Statistical Package for Social Science (SPSS). The result from SPSS is frequency analysis, reliability test, descriptive analysis, correlation analysis and multiple regression analysis. As a result, this research to identify the main factors that influence Muslim of the generation Y's intention to participate in a self-protection scheme Takaful in Johor Bahru. This research also will help other parties in the improvement and development of Takaful product.

## **CHAPTER ONE: INTRODUCTION**

### **1.0 INTRODUCTION**

This chapter is discussing about the background of the study, problem statement, research question, research objective, significant of study, scope of study, limitation and summary of this chapter. The content in this chapter is related to the research topic. Then, the research is about the factors influencing the generation Y's intention to participate in a self-protection scheme Takaful and a case study of Muslim respondent in Johor Bahru.

### **1.1 BACKGROUND OF THE STUDY**

Background of the study for this research is focusing towards the generation Y and the Takaful. This is for finding the relationship between generation Y and the Takaful is based on the previous research. The following is the explanation about the background of the study.

Firstly, based on previous research of the generation Y is born between 1980 and 1994 (Sezin, 2014). It means average age is 22 to 36. Besides that, generation Y is known as Digital Generation, Echo Boomers, Generation www, Gen Y, Generation Next, Gen N, Nexters, Millennials, the Net Generation, Trophy Kids, and "why" generation (Jain & Pant, 2012).

In addition, generation Y knew growing up with the advanced technology (Spiro, 2006). It means the generation Y is expert by using technology and easily influenced by the